

Information to identify the case:

Debtor 1	Thomas Brantmayer	Social Security number or ITIN	xxx-xx-4132
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-29435-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas Brantmayer

2/9/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Thomas Brantmayer
DebtorCase No. 15-29435-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db #+Thomas Brantmayer, 35 Danna Lane, Bridgeton, NJ 08302-4307
 aty +Frank H Rose, Four Greentree Centre, 601 Route 73, Suite 304, Marlton, NJ 08053-3475
 cr +BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 r +Jan Reimer, Re/Max Connection - Mantua, 140 Bridgeton Pike, Mantua, NJ 08051-1569
 cr +Patricia and Steve Backsay, 6625 Little Rock Church Road, Lucama, NC 27851-8931
 cr +Santander Consumer USA, Inc., c/o Stewart, Ziliment & Jungers, 2860 Patton Road, Roseville, MN 55113-1100
 515794718 +Amanda Brantmayer, 84 Foster Road, Bridgeton NJ 08302-6077
 515794723 Chrysler Capital, PO Box 660335, Dallas TX 75266-0335
 515794725 +Donald E. Foley, CEO, Wilmington Trust, NA, 1100 N. Market Street, Rodney Square North, Wilmington DE 19801-1243
 515794726 Drew Molotsky, Esq., Adinolfi & Lieberman, P.A., 4 Kings Highway East, Haddonfield NJ 08033-2002
 515794727 +Emmanuel J. Argentieri, Esq., Romano Garubo & Argentieri, 52 Newton Ave, PO Box 456, Woodbury NJ 08096-7456
 515794728 +Frank Rose, Esq., Four Greentree Center, 601 Route 73 North, Suite 304, Marlton NJ 08053-3475
 515939108 M&T BANK, PO BOX 1508, BUFFALO, NY 14202
 515949593 M&T Bank, successor by merger to, Hudson City Savings Bank, Attn. Payment Processing, PO Box 1288, Buffalo, NY 14240-1288
 515949594 +M&T Bank, successor by merger to, Hudson City Savings Bank, Attn. Payment Processing, PO Box 1288, Buffalo, NY 14240-1288, M&T Bank, successor by merger to 14240-1288
 517137685 +Patricia and Steve Backsay, 6625 Little Rock Church Road, Lucama, NC 27851-8931
 517137684 +Patricia and Steve Backsay, 130 North Street, Burgaw, NC 28425-4600
 515794732 +Wilmington Trust, National Association, 1100 North Market Street, Rodney Square North, Wilmington DE 19801-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2018 23:05:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2018 23:05:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515794720 E-mail/Text: bankruptcy@pepcoholdings.com Feb 09 2018 23:05:16 Atlantic City Electric, PO Box 4875, Trenton NJ 08650
 515830284 E-mail/Text: bankruptcy@pepcoholdings.com Feb 09 2018 23:05:16 Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
 515996571 EDI: BANKAMER.COM Feb 09 2018 22:48:00 BANK OF AMERICA, N.A., BANK OF AMERICA, N.A., PO BOX 31785, TAMPA FL 33631-3785
 515794721 +EDI: BANKAMER.COM Feb 09 2018 22:48:00 Bank of America, 1800 Tapo Canyon Road, Simi Valley CA 93063-6712
 515794722 +E-mail/Text: cowens@nationwideacceptance.com Feb 09 2018 23:06:08 Bank of America, N.A., c/o Nationwide Acceptance, 105 Decker Ct. Suite 725, Irving TX 75062-2815
 515835040 +EDI: CHRM.COM Feb 09 2018 22:48:00 CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
 515794729 +E-mail/Text: camanagement@mtb.com Feb 09 2018 23:05:25 Hudson City Savings Ba, Hudson City Savings Bank, 80 W Century Road, Paramus NJ 07652-1478
 515833150 +E-mail/Text: camanagement@mtb.com Feb 09 2018 23:05:25 Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1478
 515794730 +EDI: IRS.COM Feb 09 2018 22:48:00 Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
 515794731 E-mail/Text: camanagement@mtb.com Feb 09 2018 23:05:25 M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville NY 14221

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515794719* +Amanda Brantmayer, 84 Foster Road, Bridgeton NJ 08302-6077
 515794724 ##+Cumberland County Prob, Po Box 636, Bridgeton NJ 08302-0438

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Daniel L Reinganum on behalf of Debtor Thomas Brantmayer dreinganum@MPADLaw.com,
kgresh@McDowellLegal.com;djamison@McDowellLegal.com;lwood@McDowellLegal.com;cgetz@McDowellLegal.c
om;r62202@notify.bestcase.com
Daniel L Reinganum on behalf of Realtor Jan Reimer dreinganum@MPADLaw.com,
kgresh@McDowellLegal.com;djamison@McDowellLegal.com;lwood@McDowellLegal.com;cgetz@McDowellLegal.c
om;r62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Emmanuel J. Argentieri on behalf of Creditor M&T Bank, successor by merger to Hudson City
Savings Bank bk@rgalegal.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor BANK OF AMERICA, N.A. james.shay@phelanhallinan.com
Jennifer R. Gorchow on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
TOTAL: 8